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U.S. BANKRUPTCY
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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No. 17-22147-GLT
	:	Chapter 7
RONALD S. JONES,	:	
	:	
<i>Debtor.</i>	:	
	:	
TERRI PATAK,	:	
	:	Adv. No. 17-02222-GLT
<i>Plaintiff,</i>	:	
	:	
v.	:	
	:	
RONALD S. JONES,	:	
	:	
<i>Defendant.</i>	:	

ORDER

This matter came before the Court upon the *Second Amended Complaint (1) Objecting to General Discharge and (2) for Determination of Dischargeability of Debt* (the “Second Amended Complaint”) [Dkt. No. 18] filed by creditor Terri Patak. The Court conducted a two-day trial during which it heard testimony from four witnesses and received numerous documents into the record. After the trial concluded, the parties submitted supplemental briefs. With the evidentiary record closed, this matter is now ripe for adjudication. For the reasons cited by the Court in its *Memorandum Opinion* of this same date, it is hereby **ORDERED**, **ADJUDGED**, and **DECREED**, that:

1. Count I of the *Second Amended Complaint* [Dkt. No. 18] filed by creditor Terri Patak **GRANTED**.
2. Count II of the *Second Amended Complaint* [Dkt. No. 18] filed by creditor Terri Patak **DENIED**.

3. Count III of the *Second Amended Complaint* [Dkt. No. 18] filed by creditor Terri Patak **GRANTED**.

4. Count IV of the *Second Amended Complaint* [Dkt. No. 18] filed by creditor Terri Patak **GRANTED**.

5. Count V of the *Second Amended Complaint* [Dkt. No. 18] filed by creditor Terri Patak **GRANTED**.¹

6. Based on the foregoing, Debtor's discharge is **DENIED** pursuant to 11 U.S.C. § 727, and any debt owed by Ronald S. Jones to Terri Patak is otherwise nondischargeable pursuant to 11 U.S.C. § 523.

Dated: March 31, 2020


GREGORY J. TADDONIO jah
UNITED STATES BANKRUPTCY JUDGE

Case Administrator to Mail to:
Debtor
Joseph Lavara, Esq.
Glenn R. Bartifay, Esq.

¹ An additional request to exclude debt from discharge under Count VI of the *Second Amended Complaint* was previously dismissed by an Order entered at Dkt. No. 24.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Ronald S. Jones
DebtorCase No. 17-22147-GLT
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut
Form ID: pdf900Page 1 of 2
Total Noticed: 20

Date Rcvd: Apr 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2020.

db +Ronald S. Jones, 3307 Waterford Drive, Pittsburgh, PA 15238-1151
 aty +Robleto Law, PLLC, Three Gateway Center, 401 Liberty Avenue, Suite 1306,
 Pittsburgh, PA 15222-1004
 sp +Samuel R. Grego, Dickie, McCamey & Chilcote, P.C., Suite 400, 2 PPG Place,
 Pittsburgh, PA 15222-5491
 14631606 American Express, PO Box 1270, Newark, NJ 07101-1270
 14720983 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 14631609 +Citizens Bank Home Equity, P.O. Box 7000, Providence, RI 02940-7000
 14631613 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 14721078 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 14631615 +Terri Imbarlina Patak, 744 Country Club Drive, Pittsburgh, PA 15228-2604
 15081829 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14631607 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 18 2020 02:58:13 Capital One,
 PO Box 71083, Charlotte, NC 28272-1083
 14684068 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 18 2020 02:57:48
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14631608 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 18 2020 02:55:40
 Citizens Bank Card Services, PO Box 42010, Providence, RI 02940-2010
 14631610 E-mail/Text: sbse.cio.bnc@mail@irs.gov Apr 18 2020 02:55:44 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 14631611 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 18 2020 02:55:48 PA Department of Revenue,
 Department 280946, Harrisburg, PA 17128-0946
 14723119 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 18 2020 02:57:50
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14632244 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 18 2020 02:57:50
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14719681 +E-mail/PDF: gecsed@recoverycorp.com Apr 18 2020 02:57:49 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 14631614 E-mail/PDF: gecsed@recoverycorp.com Apr 18 2020 02:57:48 Synchrony Bank/Amazon,
 PO Box 960013, Orlando, FL 32896-0013
 14701797 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 18 2020 02:58:41 Verizon,
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Freedom Mortgage Corporation
 cr Terri Patak
 cr Toyota Motor Credit Corporation, as servicer for T
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14631612 ##+Pacific Union Financial, 8900 Freeport Parkway, Suite 150, Irving, TX 75063-2415
 TOTALS: 4, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut
Form ID: pdf900

Page 2 of 2
Total Noticed: 20

Date Rcvd: Apr 17, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2020 at the address(es) listed below:

Aurelius P. Robleto on behalf of Attorney Robleto Law, PLLC apr@robletolaw.com,
rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Glenn R. Bartifay on behalf of Debtor Ronald S. Jones gbartifay@bartifaylaw.com,
sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com
Glenn R. Bartifay on behalf of Defendant Grace M. Betancourt-Jones gbartifay@bartifaylaw.com,
sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com
Glenn R. Bartifay on behalf of Defendant Ronald S. Jones gbartifay@bartifaylaw.com,
sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation, as servicer for
Toyota Lease Trust bkgroup@kmlawgroup.com
Mario J. Hanyon on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
g33605@notify.cincompass.com
Robert P. Wendt on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Samuel R. Grego on behalf of Plaintiff Terri Patak gregos@dmclaw.com
Samuel R. Grego on behalf of Spec. Counsel Samuel R. Grego gregos@dmclaw.com
Samuel R. Grego on behalf of Trustee Robert Shearer gregos@dmclaw.com
Samuel R. Grego on behalf of Plaintiff Robert Shearer gregos@dmclaw.com
Samuel R. Grego on behalf of Creditor Terri Patak gregos@dmclaw.com

TOTAL: 16